

In re:
Frederick R. Naddeo
Debra A. Naddeo
Debtors

Case No. 20-11230-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 25, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Frederick R. Naddeo, Debra A. Naddeo, 385 Upland Way, Drexel Hill, PA 19026-1023
cr	ECMC, PO BOX 16408, SAINT PAUL, MN 55116-0408

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 26 2021 04:01:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 26 2021 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 26 2021 04:01:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 26 2021 04:01:00	AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 26 2021 04:01:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2021

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2021 at the address(es) listed below:

Name	Email Address
JOHN L. MCCLAIN	on behalf of Debtor Frederick R. Naddeo aaamccain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Joint Debtor Debra A. Naddeo aaamccain@aol.com edpabankcourt@aol.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmil@readingch13.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2018-NR1, Mortgage-Backed Notes, Series 2018-NR1 bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMil@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmil@mortoncraig.com, mortoncraigeef@gmail.com

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : Chapter 13
Naddeo, Frederick R.
Naddeo, Debra A.
Debtors : 20-11230

ORDER

AND NOW, upon Motion of the Debtor to avoid a judicial lien held by Midland Funding, LLC ("the Respondent") in personal property and/or real property of the Debtors located at 385 Upland Way, Drexel Hill, PA 19026,

AND, the Debtors having asserted that the alleged lien arising from the judgment entered at the District Court of Delaware County, Pennsylvania AND DOCKET #MJ-32135-CV-0000177-2016 is subject to avoidance pursuant to 11 U.S.C. §522(f),

And, the Debtors having certified that adequate notice of the Motion was sent to the Respondent and that no answer or other response to the Motion has been filed,

It is hereby **ORDERED** that the Motion is **GRANTED** by default.

It is further **ORDERED**, subject to 11 U.S.C. §349(b), that the judicial lien held by the Respondent, if any, in the real property of the Debtors and/or the personal property of the Debtors listed and claimed as exempt in Schedule C of the Debtors' bankruptcy schedules is **AVOIDED**, effective only upon entry of the Debtor's discharge.



Date:

Date: March 25, 2021

Ashely M. Chan
U.S. BANKRUPTCY JUDGE